

**Information to identify the case:**

Debtor 1	Noor Siddiqi	Social Security number or ITIN xxx-xx-7053
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	District of New Jersey	
Case number:	14-10728-VFP	

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Noor Siddiqi

4/10/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Noor Siddiqi  
 Debtor

Case No. 14-10728-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 18

Date Rcvd: Apr 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2017.

db 514516502	+Noor Siddiqi, 75 Garrison Avenue, Jersey City, NJ 07306-5617
514472783	+ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
514969351	+Chase, Chase Card Services, Po Box 24696 Attn: Research Dept, Columbus, OH 43224-0696
514811474	+Columbia Center for Interventional, Vascular Therapy Medicine, Jeffrey G. Lerman P.C., 170 Old Country Road, Suite 600, Mineola, NY 11501-4313
514472788	+Deutsche Bank National Trust Company, as Indenture, c/o Zucker Goldberg & Ackerman, 200 Shefford Street, Suite 301, Mountainside, NJ 07092-2315
514472789	+NYC, Human Resources Admin, 180 Water Street, 9th Fl, New York, NY 10038-3562
514472790	+Pressler & Pressler, Attorneys At Law, 7 Entin Road, Parsippany, NJ 07054-5020
	+Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Apr 10 2017 22:32:43 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 10 2017 22:32:39 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514472782	+EDI: BECKLEE.COM Apr 10 2017 22:08:00 American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
514675832	EDI: BECKLEE.COM Apr 10 2017 22:08:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
514472785	EDI: CITICORP.COM Apr 10 2017 22:08:00 Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363, Kansas City, MO 64195
514472784	+EDI: CHASE.COM Apr 10 2017 22:08:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
514484999	EDI: DISCOVER.COM Apr 10 2017 22:08:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
514472786	+EDI: DISCOVER.COM Apr 10 2017 22:08:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
514811481	+EDI: HFC.COM Apr 10 2017 22:08:00 HSBC Mortgage Services, Inc., P.O. Box 21188, Eagan, Minnesota 55121-0188
514472787	+EDI: HFC.COM Apr 10 2017 22:08:00 Hsbc/mscpi, Po Box 3425, Buffalo, NY 14240-3425 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Indenture Trustee, on behalf of the holders of the Accredited Mortgage Loan Trust 2006-1 Asset Backed Notes dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Lauren Yassine on behalf of Debtor Noor Siddiqi lauren.yassine.esq@gmail.com, nickfitz.law@gmail.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Nicholas Fitzgerald on behalf of Debtor Noor Siddiqi nickfitz.law@gmail.com

District/off: 0312-2

User: admin  
Form ID: 3180W

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 6